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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA Lynchburg Division

In re ANGELA DENISE WHITE,) Case No. 11-60956-LYN
Debtor,))) Adv. No. 12-06016
ANGELA DENISE WHITE,)
Plaintiff,)
v.)
FIA CARD SERVICES, N.A., CR EVERGREEN II, LLC, EAST BAY)
FUNDING, LLC, and CHRISTOPHER T.)
MICALE, the Chapter 13 trustee.)
Defendants,) _)

JUDGMENT

For the reasons stated in the Memorandum Opinion of the United States District Court as entered on docket in the above-styled adversary proceeding on November 7, 2012,

It is Ordered, Adjudged and Decreed that Judgment shall be, and hereby is, entered in favor of Angela Denise White in the above styled-adversary proceeding and that any lien held by FIA Card Services, N.A., CR Evergreen II, LLC, or East Bay Funding, LLC, shall be of no effect during the pendency of this case under Chapter 13. The claim of such creditor shall be allowed in full as an unsecured claim and shall be treated as such under the Debtor's Chapter 13 plan. Such lien shall be void for all purposes when and if the Debtor completes her performance as required by the confirmed chapter 13 plan.

The Debtor shall *not* file this judgment with the Clerk of the Court for the Circuit Court

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of any County *until* the Debtor has completed her performance as required under the Chapter 13 plan and has received her order of discharge. Upon receipt of the order of discharge in this case, the Debtor may file a copy of this judgment with the Clerk of the Court for the Circuit Court of the relevant County. The Debtor shall also, at that time, file a copy of her order of discharge with the Clerk of the Court for the Circuit Court of the relevant County.

Upon entry of this Judgment, the Clerk shall forward copies to the Chapter 13 trustee, David C. Cox, Esq., and each of the defendants.

Entered on this 9th day of November, 2012.

William E. Anderson

United States Bankruptcy Judge